B1 (Official Form 1) (4/10)

United States Bankruptcy Court Middle District of Florida, Tampa Division										Volunta	ry Pe	fiction.
	ne of Debtor (if individual, enter Last, I	First, Midd	le):			Name of Joint Debtor (Spouse) (Last, First, Middle):						
All	Other Names Used by the Debtor in the clude married, maiden, and trade names		ırs			All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6263				ĺ	Last four digits (if more than o		e. Sec. or Individue all):	ıal-Taxpayer I.E	D. (ITIN) No./0	Comple	ete EIN
	eet Address of Debtor (No. and Street, C	City, and S	tate):			Street Address	of Join	t Debtor (No. and	d Street, City, ar	nd State):		
13	317 Long Lake Lane											
	rt Charlotte, FL			33953								
	inty of Residence or of the Principal Pla arlotte	ace of Busi	ness:			County of Resi	idence o	or of the Principal	Place of Busine	ess:		
Ma	iling Address of Debtor (if different from	m street ad	dress):			Mailing Addre	ss of Jo	int Debtor (if diff	ferent from stree	et address):		
											Г	
Loc	ation of Principal Assets of Business D	ebtor (if di	fferent from stree	t address ab	ove):							
	Type of Debtor			Nature of	f Business		<u> </u>	Chantar o	f Bankruntey (Code Under V	Vhioh	
X	(Form of Organization) (Check one box.) (Check one box.) Health Care Business		one box.) ate as defir	Chapter 11 Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts								
			Tax-Exempt Entity (Check box, if applicab) Debtor is a tax-exempt organiza under Title 26 of the United Stat Code (the Internal Revenue Cod			tion es	×	Debts are prima debts, defined in § 101(8) as "inc individual prima personal, family hold purpose.	a 11 U.S.C. cured by an arily for a	Debts a busine		•
	Filing Fee (Check one box.) Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owned to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment)						vned to stment					
	Statistical/Administrative Information □ Debtor estimates that funds will be available for distribution to unsecured creditors. □ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				ive					MEN.		SPACE IS FOR URT USE ONLY
Es 1- 49	50- 100-		00-) 000- 000	5,001- 10,000	10,001- 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	HAY	January Januar
\$0 \$5	to \$50,001 to \$100,00 0,000 \$100,000 \$500,000	0 to	\$00,001 \$1 \$1 to] ,000,001 \$10 Ilion	\$10,000 to \$50 million	0,001 \$50,000 to \$100 million		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	\$1 billion	17 2013	EDVANA
\$0	timated Liabilities to \$50,001 to \$100,000 0,000 \$100,000 \$500,000	0 to	\$00,001 \$1 \$1 to	 .000,001 \$10 ltion	\$10,000 to \$50 million	,001 \$50,000 to \$100 million		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion		Section 200

B1 (Official Form 1) (4/10) Page 2

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Giesse, William Brigman				
All Print Beaksopher Case Filed Within Le	n t Vetas (Il tarre likas 1994, estech still	dema skriet.			
Location Where Filed:	Case Number:	Date Filed:			
Location Where Filed:	Case Number:	Date Filed:			
Parting Backerptor Case Piles by any Spesses Parties of	Affiliate of this Orbins (If poors then as	o _k witterfy additioned carefy			
Name of Debtor:	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A		Exhibit B			
(To be completed if debtor is required to file periodic reports (e.g., forms	1	eted if debtor is an individual re primarily consumer debts.)			
10K and 10Q) with the Securities and Exchange Commission pursuant to	l, the attorney for the petitioner named	•			
Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	have informed the petitioner that [he or	r she] may proceed under chapter 7, 11,			
•	12, or 13 of title 11, United States Cod available under each such chapter. I fur				
D P 199 A 2 or 1 A 2 hands a man real to a single	debtor the notice required by 11 U.S.C				
Exhibit A is attached and made a part of this petition.	X				
	-	Date			
	Lxhibit C				
Does the debtor own or have possession of any property that poses or is alleged to pos		n to public health or safety?			
Yes, and Exhibit C is attached and made a part of this petition.					
⊠ No		ĺ			
	Exhibit D				
(To be completed by every individual debtor. If a joint petition is filed, each spouse mu		D.)			
Exhibit D completed and signed by the debtor is attached and made a part of this	•	,			
If this is a joint petition:	****				
Exhibit D also completed and signed by the joint debtor is attached and made a pa	·				
-	arding the Debtor - Venue ny applicable box.)				
Debtor has been domiciled or has had a residence, principal place of busines	,	days immediately			
preceding the date of this petition or for a longer part of such 180 days than	· •	and a ministration of the control of			
☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or p	·				
	11				
Debtor is a debtor in a foreign proceeding and has its principal place of busings the process of principal place of business as a scattering the United States but is a debtor.	• •	, and the second			
or has no principal place of business or assets in the United States but is a de this District, or the interests of the parties will be served in regard to the relic		leral or state courtj in			
	7 304811 1110 230110.				
Certification by a Debtor Who Ro	esides as a Tenant of Residential Property	у			
`	applicable boxes.)				
Landlord has a judgment against the debtor for possession of debtor's residen	ace. (If box checked, complete the following	g.)			
(1)	Name of landlord that obtained judgment)				
(A	Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are circumstar entire monetary default that gave rise to the judgment for possession, after the	•				
Debtor has included in this petition the deposit with the court of any rent that					
filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (1)	11 U.S.C. 8 362(1))				

B1 (Official Form 1) (4/10)

Page 3

Voluntary Petition	Name of Debtor(s): Giesse, William Brigman
(This page must be completed and filed in every case)	
Sign Sign	natures is the second of the s
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request rehief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this detailor. X Signature of Deckar	Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
X Signature of Joint Debtor	
843-338-7525 Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)
Date 9~19~13	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney Printed Name of Attorney for Debtor(s) Firm Name Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Julie M. Jefferson, Owner - Freedom Rings Doc Prep Srys
	Printed Name and title, if any, of Bankruptcy Petition Preparer 267-77-1719
Telephone Number	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Date * In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	3003 S. Tamiami Trail Address Sarasota, FL 34239
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition: preparer is not an individual.
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Title of Authorized Individual Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisionment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT

Middle District of Florida, Tampa Division

In Re:	Giesse, William Brigman	Case No.						
_	Debtor		(if known)					
		EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT						
	Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.							
	Every individual debtor must file th must complete and file a separate Exhibit any documents as directed.	· ·						
	☐ 1. Within the 180 days before the fit from a credit counseling agency approved administrator that outlined the opportunitie performing a related budget analysis, and services provided to me. Attach a copy of developed through the agency.	by the United States trustee or be es for available credit counseling have a certificate from the agen	ankruptcy and assisted me in cy describing the					
	2. Within the 180 days before the fiffrom a credit counseling agency approved administrator that outlined the opportunitie performing a related budget analysis, but I the services provided to me. You must file	by the United States trustee or bases for available credit counseling do not have a certificate from the	ankruptcy and assisted me in e agency describing					

services provided to you and a copy of any debt repayment plan developed through the agency

no later than 14 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirements o I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.

UNITED STATES BANKRUPTCY COURT

Middle District of Florida, Tampa Division

In Re:	Giesse, William Brigman	Case No.		
	Debtor		(if known)	
		Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$180,000.00		
B - Personal Property	Yes	5	\$4,712.00		2.4
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$180,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$41,649.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			di Legal
I - Current Income of Individual Debtor(s)	Yes	1			2,899.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,410.00
	TOTAL	17	\$184712.00	\$221,649.00	

UNITED STATES BANKRUPTCY COURT

Middle District of Florida, Tampa Division

In Re:	Giesse, William Brigman	Case No.	
	Debtor		(if known)
		Chapter	7
STA	TISTICAL SUMMARY OF CERTAIN LIA	BILITIES AND	RELATED DATA (28 U.S.C. § 159)
	an individual debtor whose debts are primarily consumer debts, a case under chapter 7, 11 or 13, you must report all information		of the Bankruptcy Code (11 U.S.C.
Che	eck this box if you are an individual debtor whose debts are NOT	primarily consumer de	ebts. You are not required to report any
This information	n is for statistical purposes only under 28 U.S.C. § 159.		
Summarize the f	following types of liabilities, as reported in the Schedules, an	d total them.	
Type of Liabil	lity	Amount	
Domestic Suppo	ort Obligations (from Schedule E)		
	nin Other Debts Owed to Governmental Units E)(whether disputed or undisputed)		
Claims for Deat Intoxicated (from	h or Personal Injury While Debtor Was m Schedule E)		
Student Loan O	bligations (from Schedule F)		
	ort, Separation Agreement, and Divorce Decree Reported on Schedule E		
Obligations to P Obligations (fro	Pension or Profit-Sharing, and Other Similar om Schedule F)		
	TOTAL		
State the follo	wing:		
Average Income	e (from Schedule I, Line 16)	2,899.00	
Average Expens	ses (from Schedule J, Line 18)	2,410.00	
	y Income (from Form 22A Line 12; OR, Form R, Form 22C Line 20)		
State the follo	wing:		
1. Total from Sc ANY" COLUM	chedule D, "UNSECURED PORTION, IF N		
2. Total from Sc PRIORITY" col	chedule E, "AMOUNT ENTITLED TO umn.		
3. Total from Sc PRIORITY, IF A	Chedule E, "AMOUNT NOT ENTITLED TO ANY" column.		
4. Total from Sc	chedule F		\$41,649.00
5. Total of non-	priority unsecured debt (sum of 1, 3, and 4)		\$41649.00

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In Re:	Giesse, William Brigman	Case No.		
	Debtor	-	(if known)	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim
Home 6848 Runner Oak Dr. Wesley Chapel, FL 33545			\$180,000.00	\$180,000.00

\$180,000.00

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Official Form 6B (12/07)

In Re:	Giesse, William Brigman	Case No.		
	Debtor	•	(if known)	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the same case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state the person's name and address under "Description and Location of Property". If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

"A.B., a minor child, by John Doe, guardian." Do not di	"A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).					
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption		
1. Cash on hand.	X					
2. Checking, savings or other financial accounts, CD's, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives. 3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Sun Trust - checking; savings		\$500.00; \$800.00		
4. Household goods and furnishings, including audio, video, and computer equipment.	i paritu	bedroom set, king bed, dresser, stands, office desk and chair, couch, 2TV		\$250.00		

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In Re: Giesse, William Brigman		Case No.		
Debtor			(i	f known)
Type of Property	None	Description and Location of Property	Husband. Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
5. Books, pictures and other art objects,		12 pictures		\$50.00
antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		·		
6. Wearing apparel.		shirts, pants, shoes, suits		\$50.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars.	X			
12. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

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In Re:	Giesse, William Brigman	Case No.	
	8		

Debtor			(i	f known)
			Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured
Type of Property	None	Description and Location of Property	Ξ 'n	Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in real estate of a decendent, death benefit plan, life insurance policy, or trust.	Х			

Case 9:13-k Official Form 6B (12/07)	bk-06509-FMI	D Doc 1	Filed 05/17/13	Page 12	? of 58
In Re: Giesse, William	m Brigman		Case No.		
Debte	or			(i	f known)
Type of Property	None	Description and	d Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
21. Other contingent or unliquidated cla every nature, including tax refunds, cou claims of the debtor, and rights to setoff Give estimated value of each.	inter-				
22. Patents, copyrights, and other intelled property. Give particulars.	ectual X				
23. Licenses, franchises, and other gene intangibles. Give particulars.	eral X				
24. Customer lists or other compilations ing personally identifiable information personally identifiable information personally individuals in connection obtaining a product or service from the marily for personal, family, or household	provided on with debtor pri-				
25. Automobiles, trucks, trailers, and ot vehicles and accessories.	her	'03 Honda Acco	ord		\$3,062.00
26. Boats, motors, and accessories.	X				

X

X

27. Aircraft and accessories.

28. Office equipment, furnishings, and supplies.

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In Re: Giesse, William Brigman		Case No.		
Debtor			(i	f known)
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and	X) igner
supplies used in business.				
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total		\$4,712.00

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In Re:	Giesse, William Brigman	Case No.	
	Debtor	(if kn	own)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Home 6848 Runner Oak Dr. Wesley Chapel, FL 33545	222.01, 222.02, 222.03, 222.05; Constitution 10-4	\$180,000.00	\$180,000.00
Sun Trust - checking; savings	222.11	\$500.00; \$800.00	\$500.00; \$800.00
bedroom set, king bed, dresser, stands, office desk and chair, couch, 2TV	Constitution 10-4	\$250.00	\$250.00
12 pictures	Constitution 10-4	\$50.00	\$50.00
shirts, pants, shoes, suits	Constitution 10-4	\$50.00	\$50.00

Case 9:13-bk-06509-FMD Doc 1 Filed 05/17/13 Page 15 of 58 B6C (Official Form 6C) (04/10)

In Re:	Giesse, William Brigman	Case No.		
	Debtor		(if known)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
'03 Honda Accord	222.25	\$3,062.00	
			·

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Official Form 6D (12/07)

In Re:	Giesse, William Brigman	Case No.		
	Debtor		(if known)	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D. Husband, Wife, Joint Unliquidated Date Claim was Incurred, Amount of Nature of Lien, and Description Claim Without and Value of Property Deducting Creditor's Name and Mailing Address Unsecured Value of Collateral Subject to Lien Portion, If Any Including Zip Code Account Number: 2275 \$180,000.00 Home 2008 Wells Fargo 6848 Runner Oak Dr. PO Box 659558 Wesley Chapel, FL 33545 San Antonio, TX 78265 180,000.00 VALUE \$ Account Number: VALUE \$ Account Number: VALUE \$ Subtotal \$180,000.00 \$0.00 (Total of this page) Total \$180,000.00 (Use only on last page) (If applicable, report (Report also on Summary of also on Statistical Schedules.) Summary of Certain

Liabilities and Related

Data.)

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B6E (Official Form 6E)(04/10)

In Re: Giesse, William Brigman Case No.

Debtor (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entitires holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily conusmer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or

Contributions to employee benefit plans

the cessation of business, whichever occured first, to the extend provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 9:13-bk-06509-FMD Doc 1 Filed 05/17/13 Page 18 of 58 B6E (Official Form 6E)(04/10) In Re: Giesse, William Brigman Case No. (if known) **Debtor** Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer of fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTR, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

* Amounts are subject to adjustment on 04/01/13, and every three years thereafter with respect to cases commenced on or after the date of

Claims for Death or Personal Injury While Debtor Was Intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

adjustment.

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In Re:	Giesse, William Brigman	Case No.		
	Debtor		(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: 6263			12/12			 	\$22,266.00
Memorial Medical Univ. PO Box 102500 Atlanta, GA 30368							 ,
Account Number: 6263			2003				\$4,689.00
Capital One PO Box 71083 Charlotte, NC 28272							* *******
Account Number: 6263			2004				\$5,841.00
Jupiter PO Box 13337 Philadelphia, PA 19101			, 200				\$5,041.00
Account Number: 6263			2011				\$4,562.00
Barclay PO Box 13337 Philadelphia, PA 19101							\$ + ,302.00
				;	Subte	otal	\$37,358.00
0 continuation sheets attached			(Use only on last page of the complete	ed Sche	dule	otal F.)	\$37,358.00

(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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In Re: Giesse, William Brigman	1		Case No.				
Debtor (if known)							
Creditor's Name and Mailing Address Including Zip Code, and Account Number Account Number: 6263 Sam's Club PO Box 530981 Atlanta, GA 30353	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim \$4,291.00
Account Number:							
Account Number:							
Account Number:							****
Account Number:							
Account Number:							
Account Number:							
				5	Subto	otal otal	\$4,291.00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$41,649.00	

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In Re:	Giesse, William Brigman	Case No.		
	Debtor		(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential Real Property. State Contract Number of Any Government Contract

Official Form 6H (12/07)

In Re: Giesse, William Brigman Case No.

Debtor (if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth,or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.	
Name and Mailing Address of Codebtor	Name and Mailing Address of Creditor
Leslie Giesse Hawthorne	Wells Fargo

Wells Fargo PO Box 659558 37436 Orange Valley lane Dade City, FL 33525 San Antonio, TX 78265

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In Re:	Giesse, William Brigman	Case No.	
	Debtor	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

calculated on this form may	differ from the current monthly income calculated of	n Form 22A, 22B,	or 22C.	·	
Debtor's Marital	DEPE	ENDENTS OF DE	BTOR AND SPOUSE		
Status: divorced	RELATIONSHIP son	AGE 12			
	son	9 7			
	son				
Employment:	DEBTOR			SPOUSE	
Occupation	pre counselor				
Name of Employer	Nation Cremation Society				
	4 months				,
	2525 Tamiami Trail Port Charlotte, FL 33952				
Income: (Estimate of av	verage monthly income)			M.J	
1. Current monthly gross	s wages, salary, and commissions				
(Prorate if not paid mo		\$	1,500.00	\$	
2. Estimated monthly over	ertime	\$		\$	
3. SUBTOTAL		\$	1,500.00	\$	0.00
4. LESS PAYROLL	DEDUCTIONS				
a. Payroll taxes and	social security	\$	300.00	\$	
b. Insurance		\$		\$	
c. Union dues		\$		\$	
d. Other (Specify):		\$		\$	
5. SUBTOTAL OF I	PAYROLL DEDUCTIONS	\$	300.00	\$	0.00
6. TOTAL NET MONTH	HLY TAKE HOME PAY	\$	1,200.00	\$	0.00
	operation of business or profession or firm	\$		\$	
(Attach detailed statemer	•	_			
8. Income from real prop	· · ·	\$		\$	
9. Interest and dividends		\$		\$	
	ce or support payments payable to the debtor for	Φ.		•	
	of dependents listed above	\$	1 (00 00	\$	
(Specify): Social Secur	er government assistance	e.	1,699.00	\$	
12. Pension or retirement		\$ \$		C	
13. Other monthly incom		\$		\$ \$	
Specify:	•	J.		J	
14. SUBTOTAL OF LIN	ES 7 THROUGH 13	\$	1,699.00	\$	0.00
	INCOME (Add amounts shown on lines 6 and 14)	\$	2,899.00	\$ \$	0.00
16. TOTAL COMBINED		Ψ	2,077.00	Ψ	0.00

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In Re:	Giesse, William Brigman	Case No.		
	Debtor		(if known)	

SCHEDULE J - CURRENT EXPENDITURES OF INI	DIVIDUAL DEF	BTOR(S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this allowed on Form 22A or 22C.		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete labeled "Spouse".	a separate schedule of exp	oenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	\$500.00
a. Are real estate taxes included? B. Is property insurance included? Yes No No		
2. Utilities: a. Electricity and heating fuel	\$	
b. Water and sewer	\$	
c. Telephone	\$	\$80.00
d. Other	\$	
3. Home maintenance (repairs and upkeep)	\$	\$600.00
4. Food	\$	
5. Clothing	\$	
6. Laundry and dry cleaning	\$	
7. Medical and dental expenses	\$	
8. Transportation (not including car payments)	\$	\$100.00
9. Recreation, clubs and entertainment, newspapers, magazines	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renters	\$	
b. Life	\$	\$250.00
c. Health	\$	
d. Auto	\$	\$80.00
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	\$	
13. Installment payments: (In chapter 11, 12 or 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	
b. Other	\$	
c. Other	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	\$800.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17.)	\$	2,410.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followithis document:	ng the filing of	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	2,899.00
b. Average monthly expenses from Line 18 above	\$	2,410.00
c. Monthly net income (a. minus b.)	\$	489.00

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In Re:	Giesse, William Brigman		Case No.			
	Debtor			(if known)		
	DECLARATION CONCERNING DEBTOR(S) SCHEDULES					
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					
	I declare under penalty of perjury that I have read the foregon summary page plus 2), and that they are true and correct to					
	5-19-13			(W441		
	Date		Sig	nature of Debtor		
	Date		Signa	ture of Joint Debtor		
		* * * *	* *			
110(h), chargeal debtor o	sation and have provided the debtor with a copy of this doc and 342(b); (3) if rules or guidelines have been promulgate ble by bankruptcy petition preparers, I have given the debtor accepting any fee from the debtor, as required under that or before the filing fee is paid in full.	d pursuant to r notice of the	11 U.S.C. § 110(h) setting a maximum amount before p	maximum fee for services reparing any document for filing for a		
	1. Jefferson, Owner - Freedom Rings Doc Prep Srvs		267-77-1719			
Printed	or Typed Name and Title, if any, of Bankruptcy Petition P	reparer	Social-Securit	y No. (Required by 11 U.S.C. § 110.)		
-	inkruptcy petition preparer is not an individual, state the n or partner who signs this document.	ame, title (if a	ny), address, and social-sec	curity number of the officer, principal, responsible		
30	03 S. Tamiami Trail					
Sa	rasota, FL 34239					
Ad X	Idress ———————————————————————————————————		5/15	1,3		
	gnature of Bankruptcy Petition Preparer		Date			
Names a	and Social Security numbers of all other individuals who pradividual:	epared or assi	sted in preparing this docum	nent, unless te bankruptcy petition preparer is		
A bankr	than one person prepared this document, attach additional uptcy petition preparer's failure to comply with the provisi imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156	ons of Title 1		· · · · · · · · · · · · · · · · · · ·		
		* * * *	* *			

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

l, _______named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary of schedules, consisting of sheets (total shown on summary page plus 1), and that the are true and correct to the best of my knowledge, information, and belief.

Signature of Authorized Individual

Date

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

Middle District of Florida, Tampa Division

In Re:	Giesse, William Brigman	Case No.		
	Debtor		(if known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfer and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None", mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

None 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
2013 \$6,000.00	National Cremation
2012 \$29,436.00	Matthews Marine
2011 \$20,916.00	Matthews Marine

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2	Income	other the	n from emi	Novment or	oneration	of business
4.	HICOME	other tha	H HOHE CHE	MOVINGHT OF	ubei auuu	or profiless

None	debtor's business during the two years imm joint petition is filed, state income for each	e debtor other than from employment, trade, profession, or operation of the dediately preceding the commencement of this case. Give particulars. If a spouse separately. (Married debtors filing under chapter 12 or chapter 13 or not a joint petition is filed, unless the spouses are separated and a joint
	Amount	Source

Social Security

3. Payments to creditors

2013 \$1,699.00

Ø None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, [except for a debt on account of a domestic support obligation,] made within 90 days immediately preceding the commencement of this case. Indicate with an * any payments that were made to the creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Nane and Address of Creditor

Dates of Payments Amount Paid

Amount Still Owing

None

 \boxtimes

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counselig agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Dates of Payments/

Amount Paid or Value of Transfers

Amount Still Owing

Name and Address of Creditor

Transfers

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None

 \boxtimes

c. All debtors: List all payment made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor

Date of Payment

Amount Paid Amount Still Owing

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number

Nature of Proceeding

Court or Agency and Location

Status or Disposition

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None

 \boxtimes

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure

Description and Value of Property

5. Repossessions, foreclosures and returns

None

 \boxtimes

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return

Description and Value of Property

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6. Assignments and receiverships

None 🛛

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee

Date of Assignment Terms of Assignment or Settlement

None 🛛

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian

Name and Location of Court Case Title & Number

Date of Order

Description and Value of Property

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7. Gifts

None 🛛 List a

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization

Relationship to Debtor, if any

Date of Gift

Description and Value of Gift

8. Losses

None 🛛

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property

Description of Circumstances and, if Loss was Covered in Whole or in Part by Insurance, Give Particulars.

Date of Loss

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and Address of Payee Freedom Rings 3003 S. Tamiami Trail

Sarasota, FL 34239

Date of Payment, Name of Payor if other than Debtor 4/16/13 Amount of Money or Description and Value of Property

\$200.00

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10. Other transfers

None a. List all o

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferree,
Relationship to Debtor
Date
Describe Property Transferred
and Value Received

Name of Trust or Other Device

Date(s) of Transfer(s)

Amount of Money or Description and Value of Property or Debtor's Interest in Property

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Name and Address of Institution

 \boxtimes

Amount and Date of Sale or Closing

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12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Name and Address of Bank or Other Depository

Names and Addresses of those with Access to Box or Depository

Description of Contents

Date of Transfer or Surrender, if any

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

14. Property held for another person

None \(\subseteq \) List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

15. Prior address of debtor

Wesley Chapel, FL 33545

Name

None If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address Name Used Dates of Occupancy

52 Cecil Reynolds Rd. Matthew Marines 10/10 - 01/2013

Huffton, SC 29910

6848 Runner Oak Dr. William B. Giesse 10/2010

16. Spouses and former spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Name and Address of
Site Name and Address
Governmental Unit
Date of Notice
Environmental Law

Name and Address of
Site Name and Address
Governmental Unit

Date of Notice Environmental Law

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

 \boxtimes

None

18. Nature, location and name of business

None 🛛

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was a self-employed in a trade, profession, or other activity either full- or part-time within the six-years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this csae.

Name, Address, Last Four Digits of Soc. Sec. No. Complete EIN or Other Taxpayer I.D. No.

Nature of Business

Beginning and Ending Dates

None

 \boxtimes

 b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name

Address

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, directory, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

		19. Books, records and financial statements	
None	\boxtimes	a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.	
Name :	and Ad	ddress	ates Services Rendered
None	\boxtimes	b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy have audited the books of account and records, or prepared a financial statement of this debtor.	case
Name a	and Ad	ddress	ates Services Rendered
None	\boxtimes	c. List all firms or individuals who at the time of the commencement of this case were in possession of the be account and records of the debtor. If any of the books of account and records are not available, explain.	ooks of
Name a	and Ad	ddress	
None	Ø	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom	1 a

financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

Date Issued

Name and Address

		20. Inventories			
None	\boxtimes	a. List the dates of the last two inventories taken of your of each inventory, and the dollar amount and basis of	of each inventory.		
Date of	Invent	ory Inventory Supervisor		Amount of Inventory (Specify cost, market or other basis)	
N.		b. List the name and address of the person having pos	ssession of the records of each of the two in	nventories	
None	\boxtimes	reported in a., above.			
Date of	lnvent	ory Name a	and Address of Custodian of Inventory Red	cords	
None	\boxtimes	21. Current Partners, Officers, Directors anda. If the debtor is a partnership, list the nature and per		vol. vo. 6 da	
None		partnership.	recitage of particismp interest of each me	moer of the	
Name a	nd Add	b. If the debtor is a corporation, list all officers and di or indirectly owns, controls, or holds 5 percent or m	•	· · · · · · · · · · · · · · · · · · ·	terest
Marer -	م ما م			Nature and Perce	
Name a	на Аф	ress Tid	ne	of Stock Owners	nip

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		Case 9:13-bk-06509-FMD Doc 1 Filed 05/17/13	Page 39 of 58Giesse Page 14
		22. Former partners, officers, directors and shareholders	J
None	\boxtimes	a. If the debtor is a partnership, list each member who withdrew from the partnership within one preceding the commencement of this case.	year immediately
Name a	ınd Ado	dress	Date of Withdrawal
None	\boxtimes	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporati within one year immediately preceding the commencement of this case.	on terminated
Name a	ınd Ado	dress Title	Date of Termination
		23. Withdrawals from a partnership or distributions by a corporation	
None		If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to including compensation in any form, bonuses, loans, stock redemptions, options exercised and any one year immediately preceding the commencement of this case.	
		dress of Recipient, Debtor Date and Purpose of Withdrawal	Amount of Money and Value of Property
		24. Tax consolidation group	
None	☒	If the debtor is a corporation, list the name and federal taxpayer identification number of the parent consolidated group for tax purposes of which the debtor has been a member at any time within the immediately preceding the commencement of this case.	
Name o	f Paren	at Corporation	Taxpayer Identification Number

25. Pension funds

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of this case.

Name of Pension Fund

[If completed by an individual or individual and spouse.]	
I declare under penalty of perjury that I have read the answers conta attachments thereto and that they are true and correct.	ained in the foregoing statement of financial affairs and any
Date 5/13/13	X Signafyre of Debtor
	$_{\rm X}$
Date	Signature of Joint Debtor
[If completed on behalf of a partnership or corporation]	
I declare under penalty of perjury that I have read the answers conta attachments thereto and that they are true and correct to the best of	
attachments thereto and that they are true and correct to the best of	my knowledge, information and benefi.
D	X Signature of Authorized Individual
Date	Signature of Authorized Individual
	Printed Name and Title
DECLARATION AND SIGNATURE OF BAS	NKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition prepare compensation and have provided the debtor with a copy of this document an	
110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuar	nt to 11 U.S.C. § 110(h) setting a maximum fee for services
chargeable by bankruptcy petition preparers, I have given the debtor notice of debtor or accepting any fee from the debtor, as required under that section; a	
the debtor before the filing fee is paid in full.	
Julie M. Jefferson, Owner - Freedom Rings Doc Prep Srvs Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	267-77-1719 Social-Security No. (Required by 11 U.S.C. § 110.)
	e (if any), address, and social-security number of the officer, principal, responsib
person or partner who signs this document.	ту инуу, иши езг, ини зосин-чеси ну нитоет бу те бурсет, ретсерин, тегропіло
3003 S. Tamiami Trail	
Sarasota, FL 34239	
Address	1/
x MM	5/15/13
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared or	r assisted in preparing this document, unless te bankruptcy petition preparer is

not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. $\,$ 11 U.S.C. § 110; 18 U.S.C. § 156.

Middle District of Florida, Tampa Division

Re:	Giesse, William Brigman		Case No.
	Debtor		(if known)
		he estate. (Par	TOR'S STATEMENT OF INTENTION t A must be fully completed for EACH debt which is es if necessary.)
Property No.	. 1		
Creditor's N Wells Fargo			Describe Property Securing Debt: home at 6848 Runner Oak, Westey Chapel, FL
Property wil	l be (check one):		
Surre	ndered	⊠ Ret	rained
Redee	he property, I intend to (check at em the property irm the debt . Explain check one): led as exempt		(for example, avoid lien using 11 U.S.C. § 522(f)). Not claimed as exempt
Property No.	. 2 (if necessary)		
Creditor's N	Name:		Describe Property Securing Debt:
Property wil	l be (check one):	<u></u>	
Surre	ndered	Ret	tained
Redee	he property, I intend to (check at em the property irm the debt . Explain		(for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
	ned as exempt		Not claimed as exempt

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attached additional pages if necessary.)

	٦	
Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
	that the above indicates my intention as to nal property subject to an unexpired lease.	· · ·

Signature of Joint Debtor

Case 9:13-bk-06509-FMD B22A (Official Form 22A)(Chapter 7)(12/10) In re Giesse, William Brigman Debtor(s) Case Number: (If known) Doc 1 Filed 05/17/13 Page 43 of 58 According to the information required to be entered on this statement (check one box as directed in Part I, III, or VI of this statement): The presumption arises. The presumption does not arise. The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statement if they believe this is required by § 707(b)(2)(C).

Part I. MILITARY AND NON-CONSUMER DEBTORS
Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).
Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the the verification in Part VIII. Do not complete any of the remaining parts of this statement.
Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed; OR
 b. I am performing homeland defense activity for a period of at least 90 days /or/ I performed homeland defense activity for a period of at least 90 days, terminating on , which is less than 540 days before this bankruptcy case was filed.

	Pun II, CALCULATION OF MO	VIHLY INCO	ME FOR \$70	7(b)(7) EXCLUSI	ON
a. <u>×</u> b	ital/filing status. Check the box that applies Unmarried. Complete only Column A ("De Married, not filing jointly, with declaration penalty of perjury: "My spouse and I are le are living apart other than for the purpose Complete only Column A ("Debtor's Incom Married, not filing jointly, without the decl Column A ("Debtor's Income") and Colum Married, filing jointly. Complete both Columies 3-11.	ebtor's Income") for of separate house gally separated un of evading the reque") for Lines 3-1 aration of separate n B (Spouse's Income)	or Lines 3-11. cholds. By checkin ader applicable nor uirements of § 7071. chouseholds set or one) for Lines 3-1	g this b n-bankr (b)(2)(a ut in Lin 1.	ox, debtor declar uptcy law or my A) of the Bankru ne 2.b above. Co	res under spouse and I ptcy Code."
the si mont	igures must reflect average monthly income in calendar months prior to filing the bankrulth before the filing. If the amount of monthly divide the six-month total by six, and enter the six-month total by	ptcy case, ending of income varied du	on the last day of t ring the six month	he	Column A Debtor's Income	Column B Spouse's Income
	s wages, salary, tips, bonuses, overtime, com				1,500.00	
busin Do n	enter the difference in the appropriate column ness, profession or farm, enter aggregate num ot enter a number less than zero. Do not included on Line b as a deduction in Part V. Gross receipts	bers and provide	details on an attacl	hment.		
b.	Ordinary and necessary business expenses			-		
c.	Business income	Subtract Line b 1	From Line a			
in the	and other real property income. Subtract Lire appropriate column(s) of Line 5. Do not enpart of the operating expenses entered on Lin Gross receipts Ordinary and necessary operating expenses	ter a number less te b as a deduction	than zero. Do not i in Part V.			
c.	Rent and other real property income	Subtract Line b f	from Line a			
Intere	ests, dividends, and royalties.					
Pensi	ion and retirement income.					
exper purpo your colum Unen	amounts paid by another person or entity, on uses of the debtor or the debtor's dependents ose. Do not include alimony or separate mair spouse if Column B is completed. Each regum; if a payment is listed in Column A, do not include alimony. Enter the amount if ever, if you contend that unemployment com	, including child s ntenance payments lar payment shoul of report that payment the appropriate	upport paid for that sor amounts paid be reported in or nent in Column B. column(s) of Line	oy nly one 9.		
was a	n benefit under the Social Security Act, do no mn A or B, but instead state the amount in th	ot list the amount o				
	mployment compensation claimed to benefit under the Social Security Act	Debtor	Spouse			

Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as victim of international or domestic terrorism.		
a.		
Total and autonomy Line 10		
Total and enter on Line 10		
Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	1,500.00	0.00
Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	1.50	0.00
		0.00
Part III. APPLICATION OF § 707(b)(7) EXCLUSIO		
Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by to 12 and enter the result.	he number	18,000.00
Applicable median family income. Enter the median family income for the applicable state are household size. (This information is available by family size at www.usdoj.gov/ust/ or from the bankruptcy court.		
a. Enter the debtor's state of residence: Florida b. Enter debtor's household size: 1		40,029.00
Application of Section 707(b)(7). Check the applicable box and proceed as directed.		
The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete		
☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining part	s of this stateme	nt.
Complete Parts IV, V, VI, and VII of this statement only if required	. (See Line 1	5.)
Part IV. CALCULATION OF CURRENT MONTHLY INCOME F	OR § 707(b)	2)
Enter the amount from Line 12.		
Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any incordine 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor's dependents. Specify in the lines below the basis for excluding the Column B income payment of the spouse's tax liability or the spouse's support of persons other than the debtor of dependents) and the amount of income devoted to each purpose. If necessary, list additional a separate page. If you did not check box at Line 2.c, enter zero.	ebtor or the (such as or the debtor's	
a.		
b.		
c.		
Total and enter on Line 17.		
Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.		
Part V. CALCULATION OF DEDUCTIONS FROM INC	OME	
Subpart A: Deductions under Standards of the Internal Revenue !	Service (FRS)	
National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount fro		
renonal bundards, food, cioling and other rems, Enter in Line 1774 inc 19tal amount if	m nzə	

National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax

return, plus the number of any additional dependents whom you support.

of-Po of-Po www perso years that v addit under	onal Standards: health care. Enter becket Health Care for persons unlocket Health Care for persons 65 usdoj.gov/ust/ or from the clerkons who are under 65 years of age of age or older. (The applicable would currently be allowed as explicated and dependents whom you supper 65, and enter the result in Line older, and enter the result in Line the result in Line 19B.	nder 65 years of a 5 years of age or c c of the bankrupto ge, and enter in Li e number of perso temptions on you port.) Multiply Li c1. Multiply Lin	ge, and older. So could be seen to be seen t	nd in Line a2 (This inform urt.) Enter in the applicate each age cateral income to by Line b1 to the total to the by Line b2 to	the IRS National S nation is available a Line b1 the applica- ble number of personal tegory is the number ax return, plus the reto obtain a total amonal o	Standards fo at able number ons who are or in that cat number of a nount for perso unt for perso	or Out- of 65 egory ny rsons ons 65	
Pers	ons under 65 years of age		Pers	ons 65 years	of age or older			
al.	Allowance per person		al.	Allowance	per person			
b1.	Number of persons	,, ,,	b1.	Number of	persons			
_c1	Subtotal		cl.	Subtotal				E
Utilit availa consi the no Local IRS I	I Standards: housing and utilities ies Standards; non-mortgage exable at www.usdoj.gov/ust/ or fr sts of the number that would cumber of any additional dependent of the standards: housing and utilities thousing and Utilities Standards;	penses for the approm the clerk of the rently be allowed ents whom you summer the mortgage/rent of mortgage/rent expressions.	plicab he bar d as e uppor expense kpense	ole county an ankruptcy couxemptions of t. se. Enter, in e for your co	d family size. (This rt). The applicable a your federal incording the abelow, the a unty and family size.	s informatio family size me tax retur amount of the e (this	n is n, plus ie	
	mation is available at www.usdo							
	y size consists of the number than, plus the number of any addition							
Avera	age Monthly Payments for any c	lebts secured by y	your h	iome, as state	ed in Line 42; subtr	act Line b f	rom	
Line	a and enter the result in Line 20.	B. Do not enter a	n amo	ount less than	n zero.		1	
<u>a.</u>	IRS Housing and Utilities Stan				·			
b.	Average Monthly Payment for if any, as stated in Line 42	any debts secure	d by y	our home,				
c.	Net mortgage/rental expense				Subtract Line b from	om Line a		
20B o Utilit your	Standards: housing and utilities does not accurately compute the ies Standards, enter any addition contention in the space below:	allowance to whe	ich yo	ou are entitled ou contend yo	d under the IRS Ho ou are entitled, and	ousing and state the ba		
an ex	Standards: transportation; vehi- pense allowance in this category dless of whether you use public	regardless of wh					e and	
	k the number of vehicles for whicluded as a contribution to your				or for which the op	perating exp	enses	
,	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	d. up 12 m			c inci io			
Trans Local Statis	n checked 0, enter on Line 22A to sportation. If you checked 1 or 2 standards: Transportation for to tical Area or Census Region. (Tankruptcy court.	or more, enter or he applicable nur	n Line nber e	e 22A the "O of vehicles ir	perating Costs" am the applicable Me	nount from I tropolitan		
expen additi amou	Standards: transportation; addinses for a vehicle and also use proposed to a vehicle and also use proposed to a vehicle and also use proposed to a vehicle and a vehicle a	ublic transportation exp	on, an	nd you conter s, enter on Li	nd that you are entitine 22B the "Public	tled to an Transporta		

whicl	l Standards: transportation ownership/lease expense; Vehicle h you claim an ownership/lease expense. (You may not claim rehicles.)		n
(avai Avera	1 2 or more. r, in Line a below, the "Ownership Costs" for "One Car" from lable at www.usdoj.gov/ust/ or from the clerk of the bankrup age Monthly Payments for any debts secured by Vehicle 1, a a and enter the result in Line 23. Do not enter an amount less	tcy court); enter in Line b the total of the s stated in Line 42; subtract Line b from	
a.	IRS Transportation Standards, Ownership Costs		
b.	Average Monthly Payment for any debts secured by as stated in Line 42		
_c	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	
	l Standards: transportation ownership/lease expense; Vehicle ked the "2 or more" Box in Line 23.	2. Complete this Line only if you	
(avai	r, in Line a below, the "Ownership Costs" for "One Car" from lable at www.usdoj.gov/ust/ or from the clerk of the bankrup age Monthly Payments for any debts secured by Vehicle 2, a a and enter the result in Line 24. Do not enter an amount less	tcy court); enter in Line b the total of the s stated in Line 42; subtract Line b from	
a.	IRS Transportation Standards, Ownership Costs		
b.	Average Monthly Payments for any debts secured by as stated in Line 42		
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	
Other payro	social security taxes, and Medicare taxes. Do not include rear Necessary Expenses: involuntary deductions for employmental deductions that are required for your employment, such as rm costs. Do not include discretionary amounts, such as volu	nt. Enter the total average monthly retirement contributions, union dues, and	
Other term	r Necessary Expenses: life insurance. Enter total average mor life insurance for yourself. Do not include premiums for insurance for any other form of insurance.	nthly premiums that you actually pay for	
Other are re	r Necessary Expenses: court-ordered payments. Enter the total equired to pay pursuant to court order, such as spousal or chi ents on past due support obligations included in Line 44.	al monthly amount that you ld support payments. Do not include	
challe dition	r Necessary Expenses: education for employment or for a phyenged child. Enter the total monthly amount that you actually a of employment and for education that is required for a phys for whom no public education providing similar services is a	expend for education that is a con- ically or mentally challenged dependent	
on ch paym		ol. Do not include other educational	
on he reimb	r Necessary Expenses: health care. Enter the total average more alth care expenses that is required for the health and welfare bursed by insurance or paid by a health savings account. Do nance or health savings accounts listed in Line 34.	of yourself or your dependents and that is	
actua such	Necessary Expenses: telecommunication services. Enter the lly pay for telecommunication services other than your basic as pagers, call waiting, caller id, special long distance, or into health and welfare or that of your dependents. Do not include	home telephone and cell phone service - ernet service - to the extent necesssary for	
	Expenses Allowed under IRS Standards. Enter the total of L		

expe	Ith Insurance, Disability Insurance and Health Savienses in the categories set out in lines a-c below the our dependents.	at are reasonably necessary for yourself, your spouse,	
a.	Health Insurance		
b.	Disability Insurance		
c.	Health Savings Account		
f ye	al and enter on Line 34 ou do not actually expend this total amount, state yes be below:	our actual total average monthly expenditures in the	
non elde	tinued contributions to the care of household or far thly expenses that you will continue to pay for the rly, chronically ill, or disabled member of your hou ble to pay for such expenses.		
Dunat			
actua Act	ally incurred to maintain the safety of your family or other applicable federal law. The nature of these	rage reasonably necessary monthly expenses that you under the Family Violence Prevention and Services e expenses is required to be kept confidential by the	
Actua Act occur Hom Loca prov	ally incurred to maintain the safety of your family or other applicable federal law. The nature of these	under the Family Violence Prevention and Services e expenses is required to be kept confidential by the nount, in excess of the allowance specified by IRS rually expend for home energy costs. You must actual expenses, and you must demonstrate that	
Actual Ac	ally incurred to maintain the safety of your family or other applicable federal law. The nature of these t. the energy costs. Enter the total average monthly an all Standards for Housing and Utilities, that you act yide your case trustee with documentation of your additional amount claimed is reasonable and necess cation expenses for dependent children less than 18 actually incur, not to exceed \$137.50 per child, for	under the Family Violence Prevention and Services e expenses is required to be kept confidential by the mount, in excess of the allowance specified by IRS rually expend for home energy costs. You must actual expenses, and you must demonstrate that sary. 8. Enter the total average monthly expenses that r attendance at a private or public elementary or 18 years of age. You must provide your case trustee must explain why the amount claimed is	
Actual Ac	ally incurred to maintain the safety of your family or other applicable federal law. The nature of these t. The energy costs. Enter the total average monthly an all Standards for Housing and Utilities, that you act yide your case trustee with documentation of your additional amount claimed is reasonable and necessication expenses for dependent children less than 18 actually incur, not to exceed \$137.50 per child, for ondary school by your dependent children less than 18 documentation of your actual expenses, and you may no onable and necessary and not already accounted for itional food and clothing expense. Enter the total as	under the Family Violence Prevention and Services e expenses is required to be kept confidential by the mount, in excess of the allowance specified by IRS rually expend for home energy costs. You must actual expenses, and you must demonstrate that sary. 8. Enter the total average monthly expenses that a rattendance at a private or public elementary or 18 years of age. You must provide your case trustee must explain why the amount claimed is or in the IRS Standards. Inverage monthly amount by which your food and of food and clothing (apparel and services) in the IRS ed allowances. (This information is available at	

filing the to	of all amounts scheduled g of the bankruptcy case, optal of the Average Month	divided	ments on Line 42.	intonai entries o	ii a separate page	e. Enter	
	Name of Creditor	P	roperty Securing the Debt	Average Monthly Payment	Does paymen include taxes or insurance?	.	
a.				1 11 11 11 11 11 11		10	
b.					yes r	10	
c.					yes r	10	
				Total: Add Lines a, b and			
				- , ,	l entries on a sep	parate	
page.	Name of Creditor		Property Securing the Deb		he Cure Amount		
a.	T		Property Securing the Deb		•		
a. b.	T		Property Securing the Deb		•		
a.	T		Property Securing the Deb	1/60th of t	•		
a. b. c. Paymas prifiling	nents on prepetition priori iority tax, child support and Do not include current of ter 13 administrative explaining chart, multiply the a	nd alim obligation enses. I	ns. Enter the total amount, ony claims, for which you wons, such as those set out in f you are eligible to file a con line a by the amount in li	Total: Addivided by 60, or were liable at the Line 28.	Lines a, b, and of fall priority claims time of your bar	ns, such nkruptcy	
a. b. c. Paymas prifiling	nents on prepetition priori iority tax, child support as g. Do not include current of ter 13 administrative exp wing chart, multiply the anse.	nd alimobligations. I	ns. Enter the total amount, or ony claims, for which you wons, such as those set out in f you are eligible to file a c in line a by the amount in li	Total: Addivided by 60, or were liable at the Line 28.	Lines a, b, and of fall priority claims time of your bar	ns, such nkruptcy	-
a. b. c. Paymas prifiling	nents on prepetition priori iority tax, child support at 3. Do not include current of ter 13 administrative exp wing chart, multiply the a nse. Projected average montl Current multiplier for you rules issued by the Exec	nd alimobligation obligation obli	ns. Enter the total amount, ony claims, for which you wons, such as those set out in f you are eligible to file a c in line a by the amount in lipter 13 plan payment. The price of the price of the price of United States to www.usdoj.gov/ust/ or	Total: Addivided by 60, or were liable at the Line 28.	Lines a, b, and of fall priority claims time of your bar	ns, such nkruptcy	

Part VI. DETERMINATION OF § 707(b)(2)	PRESUMPTION	T.		
Enter the amount from Line 18 (Current monthly income for § 707(b)(2))				
Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))				
Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.				
60-month disposable income under § 707(b)(2). Multiply the amount in Linenter the result.	ne 50 by the number 60 and			
Initial presumption determination. Check the applicable box and proceed as The amount on Line 51 is less than \$7,025. Check the box for "The preof this statement, and complete the verification in Part VIII. Do not con	sumption does not arise" at the top	of page		
The amount set forth on Line 51 is more than \$11,725. Check the box for page 1 of this statement, and complete the verification in Part VIII. You the remainder of Part VI.				
The amount on Line 51 is at least \$7,025, but not more than \$11,725. C through 55).	complete the remainder of Part VI	(Lines 53		
Enter the amount of your total non-priority unsecured debt				
Threshold debt payment amount. Multiply the amount in Line 53 by the nur	nber 0.25 and enter the result.			
arises" at the top of page 1 of this statement, and complete the verification VII. Page VII ADDITIONAL EXPENSE		plete Par		
Other Expenses. List and describe any monthly expenses, not otherwise stat health and welfare of you and your family and that you contend should be a monthly income under § 707(b)(2)(A)(ii)(1). If necessary, list additional sou flect your average monthly expense for each item. Total the expenses.	ed in this form, that are required for additional deduction from your or	urrent		
Expense Description	Monthly Amount			
a.				
a. b.				
b.				
b. c.				
b. c.				
b. c. Total: Add Lines a, b, and c	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	a joint ca		

Signature:

Date:

Middle District of Florida, Tampa Division

In Re:	Giesse, William Brigman	Case No.	
	Debtor	(if known)	
	VERIFICATIO	ON OF CREDITOR MATRIX	
	The above named debtor(s), or debtor's	s attorney if applicable, do hereby certify under	
	penalty of perjury that the attached Master	Mailing List of creditors, consisting of sheet(s) is	
	complete, correct and consistent with the	debtor's schedules pursuant to Local Bankruptcy	
Rules and I/we assume all responsibility for errors and omissions.			
	5-15-13 Date	Si-makuru of Addama	accidents star.
/	MANA MAXI	Signature of Attorney	
	inghature of Debtor	Signature of Joint Debtor	

Signature of Authorized Individual

Barclay PO Box 13337 Philadelphia, PA 19101

Capital One PO Box 71083 Charlotte, NC 28272

Jupiter PO Box 13337 Philadelphia, PA 19101

Memorial Medical Univ. PO Box 102500 Atlanta, GA 30368

Sam's Club PO Box 530981 Atlanta, GA 30353

Wells Fargo PO Box 659558 San Antonio, TX 78265

Julie M. Jefferson 3003 S. Tamiami Tr. Sarasota, FL 34239

Middle District of Florida, Tampa Division

In Re:	Giesse, William Brigman		Case No.		
	Debtor			(if kı	nown)
			Chapter		7
	DISCLOSURE OF COMP	ENSATION	OF RANKRUPTCV	PETITION PREP	ARFR
	[This form must be filed with the petition				
	[1105 form must be fried with the petition	ii a bankrupic	y petition preparer prepa	res the petition. 11 O.	s.c. § 110(II)(2).]
1.	Under 11 U.S.C. § 110(h), I declare under penalty or caused to be prepared one or more documents and that compensation paid to me within one year services rendered on behalf of the debtor(s) in con-	for filing by the before the fili	e above-named debtor(s) ng of the bankruptcy pet	in connection with the ition, or agreed to be	is bankruptcy case, paid to me, for
	For document preparation services, I have agreed	to accept		\$	200.00
	Prior to the filing of this statement I have received	l		\$	200.00
	Balance due			\$	0.00
2.	I have prepared or caused to be prepared the follo	wing documen	ts (itemize):		
	Voluntary Petition, Summary of S Stmt. of Financial Affairs, Stmt, of Declaration of BPP, Income-Mea	f SS#, Exhibit	D, Cert. of Compl. Fin.	Mngmt Course,	
	and provided the following services (itemize):				
	Typed documents, and provided c	opy and matrix	x disc to customer for fill	ing.	
3.	The source of the compensation to be paid to me v Debtor(s)	was:	(Specify:)		
4.	The source of the compensation to be paid to me i	s:			
	Debtor(s)	Other	(Specify:)		
5.	The foregoing is a complete statement of any agree by the debtor(s) in this bankruptcy case.	ement or arran	gement for payment to n	ne for preparation of the	he petition filed
6.	To my knowledge no other person has prepared for except as listed below:	or compensatio	n a document for filing i	in connection with this	s bankruptcy case
	NAME	SOCIAL SEC	CURITY NUMBER	1	
X	1m M_	267-77-1719		5//	15/13
,	Signature Julie M. Jefferson, Owner - Freedom Rings Doc Printed name and title, if any, of Bankruptcy Petition Preparer Address: 3003 S. Tamiami Trail	petition preparent petition preparent petition preparent state the Sociofficer, principal principal petition preparent petition petition petition preparent petition peti	ty number of bankruptcy arer (If the bankruptcy arer is not an individual, al Security number of th ipal, responsible person of	e or	
			bankruptcy petition pre	parer.)	
	Sarasota, FL 34239	(Kequired by	11 U.S.C. § 110.)		

Middle District of Florida, Tampa Division

	Giesse, William Brigman	Case No.	
	Debtor		(if known)
		Chapter	7
	DECLARATION AND S	SIGNATURE OF NON-	ATTORNEY
	BANKRUPTCY PETITION		
in 11 U.S. and have p by 11 U.S pursuant t petition p	clare under penalty of perjury that: (1) I C. § 110; (2) I prepared the accompany provided the debtor with a copy of the d.C. §§ 110(b), 110(h), and 342(b); and (o 11 U.S.C. § 110(h) setting a maximum reparers, I have given the debtor notice of for filing for a debtor or accepting any form	ing document(s) listed be ocument(s) and the attack (3) if rules or guidelines has fee for services chargea of the maximum amount be	clow for compensation ned notice as required nave been promulgated ble by bankruptcy before preparing any
-	nying documents: Petition, Summary of Schedules,	Printed or Typed Na Bankruptcy Petition	me and Title, if any, of Preparer:
	al Affairs, Stmt, of SS#, Exhibit D, Cert	Julie M. Jefferson, (Owner - Freedom Rings Doc
	nt Course, Declaration of BPP,	Social-Security No. of	of Bankruptcy Petition
	Debtor, Matrix, Verification of Matrix, e of Compensation of Non-Atty BPP	Preparer (Required b	y 11 U.S.C. § 110):
Disclosure	of Compensation of Non-Acty B11	267-77-1719	
and social this docum	kruptcy petition preparer is not an indiv l-security number of the officer, principo nent. amiami Trail		
Sarasota, l	FL 34239		
Address			-11
x	11 31	_ <u> </u>	/15/13
Signature	of Bankruptcy Petition Preparer	Date	•

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

NOTICE TO DEBTOR BY NON-ATTORNEY BANKRUPTCY PETITION PREPARER

[Must be filed with any document(s) prepared by a bankruptcy petition preparer.]

I am a bankruptcy petition preparer. I am not an attorney and may not practice law or give legal advice. Before preparing any document for filing as defined in § 110(a)(2) of the Bankrupty Code or accepting any fees, I am required by law to provide you with this notice concerning bankruptcy petition preparers. Under the law, § 110 of the Bankruptcy Code (11 U.S.C. § 110), I am forbidden to offer you any legal advice, including advice about any of the following:

- * whether to file a petition under the Bankruptcy Code (11 U.S.C. § 101 et seq.);
- * whether commencing a case under chapter 7, 11, 12, or 13 is appropriate;
- * whether your debts will be eliminated or discharged in a case under the Bankruptcy Code;
- * whether you will be able to retain your home, car, or other property after commencing a case under the Bankruptcy Code;
- * the tax consequences of a case brought under the Bankruptcy Code;
- * the dischargeability of tax claims;
- whether you may or should promise to repay debts to a creditor or enter into a reaffirmation agreement with a creditor to reaffirm a debt;
- * how to characterize the nature of your interests in property of your debts; or
- bankruptcy procedures and rights.

[The notice may provide additional examples of legal advice that a bankruptcy petition preparer is not authorized to give.]

In addition, under 11 U.S.C. § 110(h), the Supreme Court or the Judicial Conference of the United States may promulgate rules or guidelines setting a maximum allowable fee chargeable by a bankruptcy petition preparer. As required by law, I have notified you of the maximum amount, if any, before preparing any document for filing or accepting any fee from you.

Signature of Joint Debtor Date Signature of Joint Debtor Date

[In a joint case, both spouses must sign.]

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

Middle District of Florida, Tampa Division NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and cost of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are a filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailined from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the medium income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not propertly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similiar to chapter 13. The eligibility requirements are restrictive, limiting its use to those who incomes arise primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, includin Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1 2016, 4001, 4002, 6004, and 6007.

Giesse, William Brigman

In Re:

UNITED STATES BANKRUPTCY COURT

Middle District of Florida, Tampa Division

Case No.

Debtor		(if known)
	Chapter	7
	Chapter	
CERTIFICATION OF NOTICE UNDER § 342(b) OF		
Certificate of Non-	Attorney Bankruptcy Petition F	reparer 'reparer
I, the [non-attorney] bankruptcy petition preparer signing the debtor's pet notice required by § 342(b) of the Bankruptcy code.	tition, hereby certify that I delivere	d to the debtor this
Julie M. Jefferson, Owner - Freedom Rings Doc Prep Srvs	267-77-1719)
Printed or Typed Name and Title, if any, of Bankruptcy Petition Prepare		rity No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the name, person or partner who signs this document. 3003 S. Tamiami Trail Sarasota, FL 34239 Address X	<u> 3/15/13</u>	ecurity number of the officer, principal, responsible
	Date '	
I (We), the debtor(s), affirm that I (we) have received a	nd read this notice.	XX 6 15 15
William Brigman Giesse Printed Name of Debtor	X Signature of Lector	Date Date
Case No. (if known)	Signature of Joint De	btor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.